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(54) Title: MANAGING A LIFE INSURANCE INVESTMENT

(57) Abstract: A method of managing an investment of a policyholder which corresponds to a sum assured is described. The invention has particular application to life insurance. The policyholder selects a basic sum assured, and a periodic basic premium corresponding to the basic sum assured is calculated. The basic sum assured is linked to one or more financial indices so that the value of the total sum assured increases or decreases with changes in the value of the indices. An additional premium is calculated based on the cost of the linking, and a composite periodic premium is calculated. By using derivative instruments, the policyholder's investment corresponds to the actual sum assured from inception of the policy, compared with conventional schemes which involve the periodic investment of the policyholder's contributions.



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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60

US CL :705/36, 35, 4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/36, 35, 4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
~~searched~~ NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,991,744 A (DICRESCE) 23 November 1999, col. 4, line 25 thru col. 15, line 65.	1-14
A	US 5,631,828 A (HAGAN) 20 May 1997, entire document.	1-14

☐ Further documents are listed in the continuation of Box C.
 ☐ See patent family annex.

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"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
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"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

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